

Information to identify the case:

Debtor 1	<u>Lorenzo A. Caldara</u>	Social Security number or ITIN	xxx-xx-1026
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly A. Caldara</u>	Social Security number or ITIN	xxx-xx-4418
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-11372-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lorenzo A. Caldara

Kimberly A. Caldara

2/26/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lorenzo A. Caldara
Kimberly A. Caldara
Debtors

Case No. 16-11372-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 26, 2021

User: admin
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Lorenzo A. Caldara, Kimberly A. Caldara, 17 Alton Way, Burlington, NJ 08016-4259
cr	+ Specialized Loan Servicing LLC, P.O. Box 636007, Littleton, CO 80163-6007
515964400	American Express, c/o Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
515964401	Bank of America, c/o Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
516050494	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515964402	Barclays Bank Delaware, c/o Northstar Location Services, Inc., 4285 Genessee Street, Cheektowaga, NY 14225-1943
515964406	+ Chase Bank USA, N.A., c/o GC Services Limited Partnership, Attn: Teresa Fontenot, Acct Rep, P.O. Box 1545, Houston, TX 77251-1545
515964404	+ Chase Bank USA, N.A., c/o United Collections Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
515964405	Chase Bank USA, N.A., c/o ARS National Services Inc., P.O. Box 468046, Escondido, CA 92046-9046
515964407	+ Citi, c/o Atlantic Credit & Finance, P.O. Box 13386, Roanoke, VA 24033-3386
515964408	+ Citi Sears, c/o Monarch Recovery Management Inc., P.O. Box 16119, Philadelphia, PA 19114-0119
515964413	Discover Bank, c/o Pressler and Pressler, LLP, Christopher Odogbili, Jr., 7 Entin Rd, Parsippany, NJ 07054-5020
515964412	# Discover Bank, c/o Northstar Location Services, LLC, Attn: Financial Services Dept., P.O. Box 49, Bowmansville, NY 14026-0049
517427799	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517427800	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
515964416	+ TD Bank, c/o Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2021 21:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 26 2021 21:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515964399	EDI: AMEREXPR.COM	Feb 27 2021 01:33:00	American Express, P.O. Box 360001, Fort Lauderdale, FL 33336-0001
515964398	EDI: AMEREXPR.COM	Feb 27 2021 01:33:00	American Express, P.O. Box 26312, Lehigh Valley, PA 18002-6312
516003938	EDI: BECKLEE.COM	Feb 27 2021 01:33:00	American Express Bank, FSB, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
516005879	EDI: BECKLEE.COM	Feb 27 2021 01:33:00	American Express Centurion Bank, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
515964403	Email/Text: cms-bk@cms-collect.com	Feb 26 2021 21:38:00	Barclays Bank Delaware, c/o Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo,

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			NY 14206-2317
516167490	+ Email/Text: bncmail@w-legal.com	Feb 26 2021 21:39:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515964410	+ Email/Text: mediamanagers@clientservices.com	Feb 26 2021 21:36:00	Citibank NA, c/o Client Services, Inc., P.O. Box 1503, Saint Peters, MO 63376-0027
515964409	EDI: ARSN.COM	Feb 27 2021 01:38:00	Citibank NA, c/o ARS National Services Inc., P.O. Box 469100, Escondido, CA 92046-9100
515964411	EDI: WFNNB.COM	Feb 27 2021 01:38:00	Comenity Bank-Victorias Secret, P.O. Box 659728, San Antonio, TX 78265-9728
515990923	EDI: DISCOVER.COM	Feb 27 2021 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516114933	EDI: ECAST.COM	Feb 27 2021 01:33:00	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
516103215	+ EDI: MID8.COM	Feb 27 2021 01:38:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
515997004	EDI: RECOVERYCORP.COM	Feb 27 2021 01:38:00	Orion, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516112070	EDI: RECOVERYCORP.COM	Feb 27 2021 01:38:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
517625226	+ EDI: PRA.COM	Feb 27 2021 01:38:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516191971	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2021 21:37:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
515964415	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2021 21:37:00	PNC Bank, Elizabeth Coolidge, Recovery Specialist, P.O. Box 5570, Cleveland, OH 44101
516084964	EDI: PRA.COM	Feb 27 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
515981390	EDI: Q3G.COM	Feb 27 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516197137	+ Email/Text: bncmail@w-legal.com	Feb 26 2021 21:39:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516125001	EDI: WFFC.COM	Feb 27 2021 01:38:00	Wells Fargo Bank N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
516183582	+ EDI: WFFC.COM	Feb 27 2021 01:38:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
516187323	+ EDI: WFFC.COM	Feb 27 2021 01:38:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
515964417	+ EDI: WFFC.COM	Feb 27 2021 01:38:00	Wells Fargo Card Services, c/o Janet Ivers, Collections Manager, P.O. Box 9210, Des Moines, IA 50306-9210
515964418	EDI: WFFC.COM	Feb 27 2021 01:38:00	Wells Fargo Home Mortgage, ATTN: Mary Coffin, Exec VP, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516005880	*	American Express Centurion Bank, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
516005881	*	American Express Centurion Bank, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
515964414	##+	Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333, Cherry Hill, NJ 08034-1910

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotruster.com
Albert Russo	docs@russotruster.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Specialized Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Braverman	on behalf of Joint Debtor Kimberly A. Caldara rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
Robert Braverman	on behalf of Debtor Lorenzo A. Caldara rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

TOTAL: 8